



IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicants: WILCOX et al. Docket No.: 354533-00201 (346327)
Serial No.: 09/292,887 Art Unit: 3622
Filed: April 16, 1999 Examiner: Champagne, Donald
For: **SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE
PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF
INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD**

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT


Applicant submits herewith the references listed on the attached form PTO-1449 of which Applicant is aware and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 CFR 1.97(g)), nor as an admission that the information cited is, or is considered to be, material to patentability, nor an admission that no other material information exists.

The filing of this information disclosure statement shall not be construed as an admission against interest in any manner.

Respectfully submitted,

Dated: November 15, 2005


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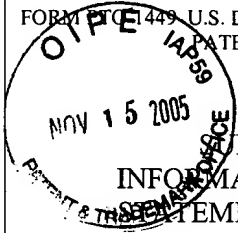
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CERTIFICATE OF MAILING BY "EXPRESS MAIL" - Rule 10: I hereby certify that this correspondence is being deposited on November 15, 2005 with the U.S. Postal Service "Express Mail Post Office to Addressee" under 37 CFR 1.10 as EL 989 610 645 US addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA, 22313-1450

Date: November 15, 2005


Yolene Yurade-Owen

FORM TOS 1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE 	ATTY DOCKET NO.	SERIAL NO.
	35533-00201 (346327)	09/292,887
	APPLICANT	
	WILCOX et al.	
	FILING DATE	GROUP
	April 16, 1999	3622

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	CITE No.	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS
	AA	6,070,153	05/30/2000	SIMPSON	705	36

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS	CITE No.	DOCUMENT NUMBER	DATE	COUNTRY	NAME	CLASSIFICATION

NON-PATENT DOCUMENTS

EXAMINER INITIALS	CITE No.	INCLUDE AS APPLICABLE: AUTHOR, TITLE DATE, PUBLISHER, EDITION OR VOLUME, PERTINENT PAGES)

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant	